

Information to identify the case:Debtor 1 **Jacob Bradley Benson**Social Security number or ITIN **xxx-xx-0327**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Minnesota**Date case filed for chapter **7 2/24/20**Case number: **20-30503 - WJF****You can receive** court notices and orders by **email** instead of U.S. Mail via these **two options**:**For creditors:** Register for Electronic Bankruptcy Noticing at **ebn.uscourts.gov**.**For debtors:** Register for Debtor Electronic Bankruptcy Noticing (DeBN) at **www.mnb.uscourts.gov/debn****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jacob Bradley Benson	
2. All other names used in the last 8 years		
3. Address	3651 Cannon Lake Trail Faribault, MN 55021	
4. Debtor's attorney Name and address	Andrew C. Walker Walker & Walker Law Offices PLLC 4356 Nicollet Ave S Minneapolis, MN 55409	Contact phone: 612-824-4357 Email: curtwalkerbkv@gmail.com
5. Bankruptcy trustee Name and address	Patti J. Sullivan 1595 Selby Ave Ste 205 St Paul, MN 55104	Contact phone: 651-699-4825 Email: patti@pattisullivan.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	200 Warren E Burger Federal Building and US Courthouse 316 N Robert St St Paul, MN 55101	Hours open: Monday – Friday: 8:00am – 5:00pm Contact phone: 651-848-1000 Web address: www.mnb.uscourts.gov Date: 2/25/20						
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 23, 2020 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: U S Courthouse Rm 402, 316 N Robert St, St. Paul, MN 55101						
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.							
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td data-bbox="560 743 1071 1024"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </td> <td data-bbox="1079 743 1472 1024"> Filing deadline: 5/22/20 You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </td> </tr> <tr> <td colspan="2" data-bbox="560 1079 1472 1192"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> </tr> <tr> <td colspan="2" data-bbox="560 1226 1472 1360"> Certificate of Completion of Financial Management Course due: Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm </td> </tr> </table>		File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). 	Filing deadline: 5/22/20 You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Certificate of Completion of Financial Management Course due: Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm	
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Certificate of Completion of Financial Management Course due: Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm								
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.							
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.							
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.							

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Minnesota

In re:
 Jacob Bradley Benson
 Debtor

Case No. 20-30503-WJF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-3

User: janet
 Form ID: 309A

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db +Jacob Bradley Benson, 3651 Cannon Lake Trail, Faribault, MN 55021-8819
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 62461754 ++BALTIMORE CITY FIRE DEPARTMENT, PO BOX 62826, BALTIMORE MD 21264-2826
 (address filed with court: Baltimore City Fire Department, Director of Finance,
 PO Box 62826, Baltimore, MD 21264-2826)
 62461755 Big Picture Loans, PO Box 704, Watersmeet, MI 49969-0704
 62461759 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, LLC, PO Box 8099,
 Newark, DE 19714-8099)
 62461758 +Computer Credit Inc, 640 W 4th St, PO Box 5238, Winston-Salem NC 27113-5238
 +FBCS Inc, 330 S Warminster Road Suite 353, Hatboro, PA 19040-3433
 62461767 Fiserv, PO Box 2168, Columbus, OH 43216-2168
 62461771 +Kemper Preferred, The Insurance Store, 4637 White Bear Parkway,
 White Bear Lake, MN 55110-3300
 62461772 +Law Offices of Curtis K. Walker, 4356 Nicollet Ave So, Minneapolis, MN 55409-2033
 62461773 +Messerli & Kramer, 3033 Campus Drive Suite 250, Plymouth MN 55441-2662
 62461774 Monterey Collections, 4095 Avenida De La Plata, Oceanside CA 92056-5802
 62461776 +Riverview Law Office PLLC, 225 N. Benton DR, Ste 209, PO Box 570,
 Sauk Rapids, MN 56379-0570
 62461777 +Southeastern Minnesota Oral &, Maxillofacial Surgery, 605 Oakland Ave West,
 Austin MN 55912-2317
 62461779 Surge, PO Box 31292, Tampa, FL 33631-3292
 62461780 +The Bank of Missouri, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
 62461782 Unitrin Auto & Home Insurance, 2926 Gran Bay Parkway West, Jacksonville, FL 32258
 62461784 +University of MD Medical System, PO Box 62441, Baltimore, MD 21264-2441
 62461783 +University of Maryland Faculty Physician, 250 W. Pratt Street Suite 500,
 Baltimore, MD 21201-6804

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: curtwalkerbkky@gmail.com Feb 25 2020 22:52:29 Andrew C. Walker,
 Walker & Walker Law Offices PLLC, 4356 Nicollet Ave S, Minneapolis, MN 55409
 tr +EDI: BPJSULLIVAN.COM Feb 26 2020 03:48:00 Patti J. Sullivan, 1595 Selby Ave Ste 205,
 St Paul, MN 55104-4528
 smg +EDI: MINNDEPREV.COM Feb 26 2020 03:49:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 ust +E-mail/Text: ustregion12.mn.ecf@usdoj.gov Feb 25 2020 22:52:37 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 62461753 E-mail/Text: bankruptcynotice@aspental.com Feb 25 2020 22:52:35 Aspen Dental,
 1290 Salem Road Suite 10, Rochester, MN 55902
 62461751 +EDI: ACECASHXPRESS.COM Feb 26 2020 03:49:00 Ace Cash Express,
 1231 Greenway Drive Suite 700, Irving TX 75038-2556
 62461752 +E-mail/Text: beekie.demarre@ahcu.coop Feb 25 2020 22:52:55 Anoka Hennepin Credit Union,
 3505 Northdale Blvd NW, Coon Rapids, MN 55448-6705
 62461757 +EDI: PHINGENESIS Feb 26 2020 03:48:00 CB Indigo, PO Box 4499, Beaverton OR 97076-4499
 62461756 EDI: CAPITALONE.COM Feb 26 2020 03:49:00 Capital One Bank (USA), N.A., PO Box 6492,
 Carol Stream, IL 60197-6492
 62461760 +EDI: CCS.COM Feb 26 2020 03:48:00 Credit Collection Services, 725 Canton St,
 Norwood, MA 02062-2679
 62461761 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 25 2020 23:01:34 Credit One Bank,
 PO Box 98873, Las Vegas NV 89193-8873
 62461762 +EDI: NAVIENTFKASMDOE.COM Feb 26 2020 03:48:00 Department of Education, PO box 9635,
 Wilkes Barre, PA 18773-9635
 62461765 +EDI: PHINELEVATE Feb 26 2020 03:48:00 FinWise Bank c/o RISE,
 4150 International Plaza Ste 300, Fort Worth TX 76109-4819
 62461764 +EDI: BLUESTEM Feb 26 2020 03:49:00 Fingerhut, P.O. Box 166, Newark, NJ 07101-0166
 62461766 EDI: AMINFOFP.COM Feb 26 2020 03:48:00 First Premier Bank, Correspondence, PO Box 5524,
 Sioux Falls SD 57117 5524
 62461768 +EDI: PHINAMERI.COM Feb 26 2020 03:48:00 GM Financial, PO Box 181145,
 Arlington TX 76096-1145
 62461769 EDI: JEFFERSONCAP.COM Feb 26 2020 03:48:00 Jefferson Capital Systems LLC, 16 McLeland Rd,
 St. Cloud, MN 56303
 62461769 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 25 2020 22:52:52 Jefferson Capital Systems LLC,
 16 McLeland Rd, St. Cloud, MN 56303
 62461770 +E-mail/Text: cs.bankruptcy@jmcibiz.com Feb 25 2020 22:53:00 Joseph Mann & Creed,
 Media Collections Inc, 8948 Canyon Falls Blvd Suite 200, Twinsburg, OH 44087-1900
 62461775 +EDI: PHINELEVATE Feb 26 2020 03:48:00 Rise, Attn: Customer Support, PO Box 101808,
 Fort Worth TX 76185-1808
 62461778 EDI: NEXTEL.COM Feb 26 2020 03:48:00 Sprint/Nextel, Attn: Bankruptcy Dept.,
 P.O. Box 7949, Overland Park, KS 66207
 62461781 EDI: CITICORP.COM Feb 26 2020 03:49:00 The Home Depot/cbna, PO Box 6497,
 Sioux Falls, SD 57117-6497
 62461785 +EDI: BLUESTEM Feb 26 2020 03:49:00 WebBank, 215 S State St STE 1000,
 Salt Lake City, UT 84111-2336

District/off: 0864-3

User: janet
Form ID: 309A

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Total Noticed: 42

Date Rcvd: Feb 25, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

62461786 +EDI: WFFC.COM Feb 26 2020 03:48:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines IA 50306-0335

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Andrew C. Walker on behalf of Debtor 1 Jacob Bradley Benson curtwalkerbky@gmail.com,
notices@bankruptcytruth.com
Patti J. Sullivan patti@pattisullivan.com, mn11@ecfcbis.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3